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-Attribute this submission to: Robert M Collins

-Organization (if applicable): none

-Title of Hearing: **Hearing on Responding to Long-Term Unemployment**

My story is similar to many others that I have heard. I was laid off December 2007 as part of a company-wide layoff. Since then I have been unable to get hired in the industry where I worked for 27 years up to my layoff. That industry is property & casualty insurance. I am 53 years old so I'm nowhere near retiring.

When I first started applying for jobs, I was more selective about jobs located in Southern California. For the last year and a half, I have applied in many other states. I have also applied for any job for which I may be remotely qualified. I haven't counted all of my applications, but there have been hundreds. I have had only a few interviews and maybe slightly more telephone interviews. The result is always the same; they find someone who is already working full-time. The simple fact that I have been out of work, makes it nearly impossible to get hired.

Recently, I accepted a part-time job which will pay about \$200 a week. I was making \$1,500+ a week. My wife and I have survived and kept our house based on her income supplemented by savings. We have now burned through most of our savings. We are faced with losing the home we have owned for 19 years because we can't afford the mortgage and we can't sell as the value is now below our mortgage balance. My two sons are relying on us for a place to live while they go to school. One of my sons works part-time while my oldest son has the same problem I do. He can't get hired as he has been out of a job since Circuit City went out of business.

I have been laid off before, but I have always found comparable work. Every day, I see vacant business locations or signs on another business closing their doors. This situation is unprecedented and it will ruin our family financially. I hate asking for help, I have never had to consider this type of long-term assistance. It's humiliating. I along with millions of other people need your help to stay afloat. Please do the right thing and help me, help all of us by extending unemployment benefits. Thank you.